Fill in this information to identify the case:

Debtor 1 Katherine Ann Ross

Debtor 2

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number : 19-12086-amc

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee for BCAT 2020-3TT as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: **1026**

Property Address: 825 North 29th Street
#4D
Philadelphia, PA 19130

Part : 2 Prepetition Default Payments

Check one:

[X] Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

[ ] Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: $0.00

Part 3: Postpetition Mortgage Payment

Check one:

[ ] Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) Is due on:

[X] Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) $ 2,414.14

b. Total fees, charges, expenses, escrow, and costs outstanding: +(b) $ -92.01

c. **Total**. Add lines a and b. (c) $ **2,322.13**

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 2024-06-01

Debtor 1 Katherine Ann Ross
First Name Middle Name Last Name

Case number (if known) 19-12086-amc

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

[ ] I am the creditor.

[X] I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Joshua I. Goldman
Signature

Date 7/17/2024

Print: Joshua I. Goldman

Title Authorized Agent for Creditor

Company Padgett Law Group

If different from the notice address listed on the proof of claim to which this response applies:

Address 6267 Old Water Oak Road, Suite 203
Tallahassee FL, 32312

Contact phone (850) 422-2520

Email plginquiries@padgettlawgroup.com

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

In Re;

Katherine Ann Ross	**Case No.: 19-12086-amc**
Debtor(s)	**Chapter: 13**

CERTIFICATE OF SERVICE

I, hereby certify that on 7/17/2024, a true and correct copy of the foregoing document was served via United States Mail with adequate prepaid postage and/or electronically via the Court's ECF system:

Service by U.S. First Class Mail

Debtor
Katherine Ann Ross
825 N. 29th Street
Apt. 4D
Philadelphia, PA 19138

Katherine Ann Ross
MAILING ADDRESS
825 N. 29th Street
Philadelphia, PA 19138

By Electronic Mail

Attorney for Debtor
MICHAEL I. ASSAD
Cibik Law, P.C.
1500 Walnut St
Ste 900
Philadelphia, PA 19102

MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

Trustee
KENNETH E. WEST
Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
Philadelphia, PA 19107

/s/ Joshua I. Goldman
Joshua I. Goldman

Debtor	Ross
Account #	[redacted]1026
Case #	19-12086
Filing Date	4/1/2019
First Post Due Date	5/1/2019
Post Admin Claim?	No
Post Admin Start	
As of	7/12/2024

Payment Changes	Eff Date	P & I	Escrow	Other	Total
POC	5/1/2019	$ 1,029.41	$ 187.08		$ 1,216.49
Change #1	8/1/2020	$ 1,029.41	$ 181.31		$ 1,210.72
Change #2	5/1/2021	$ 1,029.41	$ 183.14		$ 1,212.55
Change #3	5/1/2023	$ 1,029.41	$ 177.66		$ 1,207.07
Change #4					$ -
Change #5					$ -
Change #6					$ -
Change #7					$ -

	Amounts Due			Post Funds Received		Difference	Pre Funds Received		Payments Due	Pymt Amts Due
	P & I	Escrow	Total	Date	Amount		Date	Amount		
May-19	1029.41	187.08	1216.49	05/14/19	$1,250.00	-33.51		0.00		
Jun-19	1029.41	187.08	1216.49	06/06/19	$1,250.00	-33.51		0.00		
Jul-19	1029.41	187.08	1216.49	07/10/19	$1,200.00	16.49		0.00		
Aug-19	1029.41	187.08	1216.49	08/05/19	$1,200.00	16.49		0.00		
Sep-19	1029.41	187.08	1216.49	09/03/19	$1,200.00	16.49		0.00		
Oct-19	1029.41	187.08	1216.49	11/23/19	$1,200.00	16.49		0.00		
Nov-19	1029.41	187.08	1216.49	12/10/19	$1,300.00	-83.51		0.00		
Dec-19	1029.41	187.08	1216.49	04/01/20	$1,330.29	-113.80		0.00		
Jan-20	1029.41	187.08	1216.49	06/16/20	$1,330.29	-113.80		0.00		
Feb-20	1029.41	187.08	1216.49	07/09/20	$1,500.00	-283.51		0.00		
Mar-20	1029.41	187.08	1216.49	08/07/20	$1,330.29	-113.80		0.00		
Apr-20	1029.41	187.08	1216.49	09/04/20	$1,330.29	-113.80		0.00		
May-20	1029.41	187.08	1216.49	10/07/20	$1,330.29	-113.80		0.00		
Jun-20	1029.41	187.08	1216.49	11/20/20	$1,330.00	-113.51		0.00		
Jul-20	1029.41	187.08	1216.49	12/01/20	$1,330.00	-113.51		0.00		
Aug-20	1029.41	181.31	1210.72	12/30/20	$1,330.29	-119.57		0.00		
Sep-20	1029.41	181.31	1210.72	02/01/21	$1,330.00	-119.28		0.00		
Oct-20	1029.41	181.31	1210.72	03/01/21	$1,330.00	-119.28		0.00		
Nov-20	1029.41	181.31	1210.72	04/01/21	$1,330.00	-119.28		0.00		
Dec-20	1029.41	181.31	1210.72	05/03/21	$1,330.00	-119.28		0.00		
Jan-21	1029.41	181.31	1210.72	06/01/21	$1,330.00	-119.28		0.00		
Feb-21	1029.41	181.31	1210.72	07/01/21	$1,330.00	-119.28		0.00		
Mar-21	1029.41	181.31	1210.72	07/30/21	$1,367.27	-156.55		0.00		
Apr-21	1029.41	181.31	1210.72	08/30/21	$1,367.27	-156.55		0.00		
May-21	1029.41	183.14	1212.55	09/28/21	$1,367.27	-154.72		0.00		
Jun-21	1029.41	183.14	1212.55	10/29/21	$1,367.27	-154.72		0.00		
Jul-21	1029.41	183.14	1212.55	11/30/21	$1,367.27	-154.72		0.00		
Aug-21	1029.41	183.14	1212.55	01/04/22	$1,212.55	0.00		0.00		
Sep-21	1029.41	183.14	1212.55	02/01/22	$1,212.55	0.00		0.00		
Oct-21	1029.41	183.14	1212.55	03/02/22	$1,212.55	0.00		0.00		
Nov-21	1029.41	183.14	1212.55	04/01/22	$1,212.55	0.00		0.00		
Dec-21	1029.41	183.14	1212.55	05/02/22	$1,216.49	-3.94		0.00		
Jan-22	1029.41	183.14	1212.55	06/02/22	$1,213.00	-0.45		0.00		
Feb-22	1029.41	183.14	1212.55	07/05/22	$1,225.00	-12.45		0.00		
Mar-22	1029.41	183.14	1212.55	08/01/22	$1,225.00	-12.45		0.00		
Apr-22	1029.41	183.14	1212.55	09/01/22	$1,225.00	-12.45		0.00		
May-22	1029.41	183.14	1212.55	10/03/22	$1,225.00	-12.45		0.00		
Jun-22	1029.41	183.14	1212.55	11/04/22	$1,225.00	-12.45		0.00		
Jul-22	1029.41	183.14	1212.55	12/05/22	$1,225.00	-12.45		0.00		
Aug-22	1029.41	183.14	1212.55	01/04/23	$1,225.00	-12.45		0.00		
Sep-22	1029.41	183.14	1212.55	02/06/23	$1,225.00	-12.45		0.00		
Oct-22	1029.41	183.14	1212.55	03/02/23	$1,225.00	-12.45		0.00		
Nov-22	1029.41	183.14	1212.55	04/03/23	$1,225.00	-12.45		0.00		
Dec-22	1029.41	183.14	1212.55	05/01/23	$1,225.00	-12.45		0.00		
Jan-23	1029.41	183.14	1212.55	06/01/23	$1,225.00	-12.45		0.00		
Feb-23	1029.41	183.14	1212.55	07/03/23	$1,225.00	-12.45		0.00		
Mar-23	1029.41	183.14	1212.55	08/03/23	$1,225.00	-12.45		0.00		
Apr-23	1029.41	183.14	1212.55	09/01/23	$1,225.00	-12.45		0.00		
May-23	1029.41	177.66	1207.07	10/03/23	$1,225.00	-17.93		0.00		
Jun-23	1029.41	177.66	1207.07	11/02/23	$1,225.00	-17.93		0.00		
Jul-23	1029.41	177.66	1207.07	12/07/23	$1,225.00	-17.93		0.00		
Aug-23	1029.41	177.66	1207.07	01/05/24	$1,225.00	-17.93		0.00		
Sep-23	1029.41	177.66	1207.07	02/02/24	$1,225.00	-17.93		0.00		
Oct-23	1029.41	177.66	1207.07	03/01/24	$1,225.00	-17.93		0.00		
Nov-23	1029.41	177.66	1207.07	04/01/24	$1,225.00	-17.93		0.00		
Dec-23	1029.41	177.66	1207.07	05/03/24	$1,225.00	-17.93		0.00		
Jan-24	1029.41	177.66	1207.07	06/04/24	$1,225.00	-17.93		0.00		
Feb-24	1029.41	177.66	1207.07	07/05/24	$1,225.00	-17.93		0.00		
Mar-24	1029.41	177.66	1207.07			1207.07		0.00		
Apr-24	1029.41	177.66	1207.07	credit	$566.17	640.90		0.00		
May-24	1029.41	177.66	1207.07			1207.07		0.00		
Jun-24	1029.41	177.66	1207.07			1207.07		0.00	6/1/2024	1207.07
Jul-24	1029.41	177.66	1207.07			1207.07		0.00	7/1/2024	1207.07
			0.00			0.00		0.00		
			0.00			0.00		0.00		
	$ 64,852.83	$ 11,498.25	$ 76,351.08	Amount Paid	$ 74,028.95	$ 2,322.13		$ -	6/1/2024	$ 2,414.14

Post Petition Due Date	6/1/2024
Amount Due	$ 2,322.13
Debtor Suspense	$ 92.01